

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David Michael Miller  
Teresa Lynn Miller  
Debtors

Case No. 13-01920-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db/jdb +David Michael Miller, Teresa Lynn Miller, 1691 Beech Lane, Hanover, PA 17331-8112  
43348050 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4295287 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943  
4295291 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
(address filed with court: First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104)  
4295292 +KML Law Group, P.C., 701 Market Street, Suite 5000-BNY Mellon Independence,  
Philadelphia, PA 19106-1538  
4295294 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903,  
Norfolk, VA 23541)  
4295296 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-On Credit LLC, 950 Technology Way, Suite 301,  
Libertyville, IL 60048)  
4872782 U.S Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 52708,  
Irvine, CA 92619-2708  
4872783 +U.S Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 52708,  
Irvine, CA 92619-2708, U.S Bank National Association,  
c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
EDI: APPLIEDBANK.COM Jun 20 2017 18:43:00 Applied Bank, 601 Delaware Ave,

4295285 EDI: WILMINGTONDE.COM Jun 20 2017 18:43:00 Wilmington, DE 19801  
4295284 +EDI: ALLIANCEONE.COM Jun 20 2017 18:43:00 Alliance One, 4850 E Street Rd, Suite 300,  
Trevose, PA 19053-6643  
4295286 EDI: BANKAMER.COM Jun 20 2017 18:43:00 Bank Of America, N.A., 4161 Piedmont Parkway,  
Greensboro, NC 27410  
4471254 +EDI: BANKAMER.COM Jun 20 2017 18:43:00 Bank of America, N.A., Attn: Bankruptcy Dept.,  
Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414  
4295288 EDI: CAPITALONE.COM Jun 20 2017 18:43:00 Capital One, PO Box 85520, Richmond, VA 23285  
4295289 +E-mail/Text: bknotice@erccollections.com Jun 20 2017 18:40:31 Enhanced Recovery Company,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
4295290 +EDI: AMINFOFP.COM Jun 20 2017 18:43:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
4342743 EDI: JEFFERSONCAP.COM Jun 20 2017 18:43:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
4324022 EDI: PRA.COM Jun 20 2017 18:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4295293 +EDI: PRA.COM Jun 20 2017 18:43:00 Portfolio, 120 Corporate Blvd, Ste 100,  
Norfolk, VA 23502-4952  
4324015 +E-mail/Text: csidl@sbcglobal.net Jun 20 2017 18:40:35 Premier Bankcard/ Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
4328742 EDI: Q3G.COM Jun 20 2017 18:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301,  
Libertyville, IL 60048)  
4342766\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
4328702\* +Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
4295295\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-On Credit LLC, Po Box 506, Gurnee, IL 60031)  
4307566\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit LLC, 950 Technology Way Suite 301,  
Libertyville, IL 60048)

TOTALS: 0, \* 5, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0314-1

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor U.S BANK NATIONAL ASSOCIATION, bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Asst. U.S. Trustee United States Trustee tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Torren C Ecker on behalf of Joint Debtor Teresa Lynn Miller tecker@bandspsc.com  
Torren C Ecker on behalf of Debtor David Michael Miller tecker@bandspsc.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **David Michael Miller**  
First Name Middle Name Last Name  
Debtor 2 **Teresa Lynn Miller**  
First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-01920-RNO**

Social Security number or ITIN **xxx-xx-4266**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0769**  
EIN **-----**

**Order of Discharge**

12/15

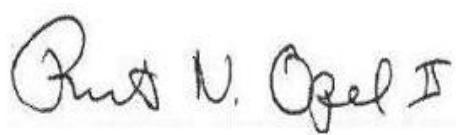
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Michael Miller  
aka David M. Miller

Teresa Lynn Miller

By the  
court:

June 20, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**